

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C

PURPOSE

The purpose of this schedule is to collect data from the examination for entry onto the FDIC's data base.

GENERAL

The information to be included here is derived largely from the Report; and the captions of the various line items generally follow the terminology used therein. Only data from the Consolidated schedules is entered into the data base. To maintain uniformity, do not change or modify printed captions.

Percentages - Show all percentages to the nearest hundredth of a percent.

Deficit Figures - Input all deficit figures as negative numbers (the figures will appear in parentheses).

Other Agency Examinations - Enter information derived from Reports by State or other Federal authorities on the SAER to the same extent as information derived from a FDIC Report. In Item #9, note the type and scope of examination used in completing this schedule.

Zero Versus NA - There must be an entry for each line item. In cases where no data is generated for a particular line item, a clear distinction between "zero" and "NA" (Not Available) is made. In those circumstances where the line item of information does not exist or is irrelevant to the institution, make the entry a zero. For example, if the institution has no Substandard securities, make the entry in Item #34 a 0. When the line item of information is unavailable because the Report schedule is not included in the Report, make the entry an "NA." When the line item of information is readily available but the related examination schedule is not included in the Report, the item of information may still be entered.

Reminder: Several line items are not directly included in the Report. The following data must be obtained during the examination:

- Item 45: Amount Previously Charged-Off
- Item 53: Tax-Loss Carryforwards Available
- Item 68: Pledged Securities to Total Securities
- Item 71: Percent Deposits Insured (Estimate)
- Item 73: Amount of Blanket Bond
- Item 74: Amount of Excess
- Item 127: Large Depositors to Total Depositors
- Item 148: Travel Hours

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C (continued)

TIER III EXAMINATIONS

Because Tier III examinations do not require a standard report format, data collected and available for entry onto the data base may not be consistent with other FDIC examinations. To accommodate this difference, Tier III examinations of OTS-supervised savings associations require only the following:

1. Certificate number
2. Examination date
3. Examination type/scope
4. Total FDIC examination hours, allocated by grade and activity
5. Examiner-in-charge
6. The composite rating of the Uniform Financial Institution Rating System
7. Total assets
8. Total deposits

While this information is the minimum required, regions are encouraged to include whatever additional data is necessary to provide an adequate overview of the institution.

The SAER at Tier III examinations of FDIC supervised banks should include the above data plus component ratings. Include component ratings even if they are unchanged from the previous examination.

HEADER

Enter the institution's name, region, and field office at the top of the SAER. The region and field offices are the "permanent" offices where the institution is located, not the region and field office conducting the examination.

LINE ITEM INSTRUCTIONS

ITEM	COMMENTS
1	Enter the institution's certificate number.
2 - 4	Enter the institution's city, state, and zip code.
5	Enter the date the institution was granted deposit insurance by the FDIC.
6	The "examination start date" is the date the examination commenced (that is, the date the examination team entered the institution to formally begin the examination). This date is used to monitor report completion times and compliance with regulatory requirements concerning the length of time between examinations. Do not use the date that a skeleton crew arrived to perform pre-examination functions. <i>Example:</i> 12-02-93

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C (continued)

- 7 The "examination as of date" is the date used for financial analysis throughout the Report, generally the most recent quarter-end.
Example: 9-30-93
- 8 The "examination completion date" is the date the examiner formally completes the examination and submits the Report for Field or Regional Office review, whichever occurs first. This date is used to monitor report completion and processing times. *Example: 12-24-93*
- 9 Enter the appropriate type and scope of examination using the following codes:

Examination Type Codes

- I - Independent FDIC examination
- J - Joint examination with another agency
- C - Concurrent examination
- A - Comprehensive state examinations which may be used to extend intervals
- B - Other state examinations used only for informational purposes
- N - An examination, visitation, or offsite review of a national or state member bank performed by the OCC or the Federal Reserve
- O - OTS examination

Examination Scope Codes

- 1 - Tier I examination
- 2 - Tier II examination
- 3 - Tier III examination
- A - Comprehensive OTS examinations which may be used to extend intervals
- B - Other OTS examination used only for informational purposes
- R - A comprehensive examination conducted only by the OCC, Federal Reserve, or state authority. Do not use this code for FDIC or OTS examinations.
- X - A less than comprehensive examination conducted by the OCC, Federal Reserve, or state authority only. This includes credit or target examinations, visitations, or any examination conducted by another agency where complete information is unavailable. Do not use this code for FDIC or OTS examinations.

Program edits have been installed to ensure that the scope and type codes are compatible with the class of the institution. The matrix on the following page displays the range of allowable entries.

SUMMARY ANALYSIS OF EXAMINATION REPORT
CONFIDENTIAL PAGE C (continued)

EXAMINATION CLASS/TYPE/SCOPE MATRIX

Class	Full Exam		Core-Modified		Targeted Exam	
	Type	Scope	Type	Scope	Type	Scope
Non-Member (NM)						
FDIC-Only	I	1	I	2	I	3
FDIC-Joint	J	1	J	2	J	3
FDIC-Concurrent	C	1	C	2	C	3
STATE-Acceptable	A	R	A	X		
STATE-Info Only	B	R	B	X		
National (N)						
FDIC-Only	I	1	I	2	I	3
FDIC-Joint	J	1	J	2	J	3
FDIC-Concurrent	C	1	C	2	C	3
OCC	N	R	N	X		
State Member (SM)						
FDIC-Only	I	1	I	2	I	3
FDIC-Joint	J	1	J	2	J	3
FDIC-Concurrent	C	1	C	2	C	3
FED	N	R	N	X		
STATE-Acceptable	A	R	A	X		
STATE-Info Only	B	R	B	X		
Thrift (SL&SB)						
FDIC-Only	I	1	I	2	I	3
FDIC-Joint	J	1	J	2	J	3
FDIC-Concurrent	C	1	C	2	C	3
OTS-Acceptable	O	A	O	A		
OTS-Info Only	O	B	O	B		
STATE-Acceptable	B	R	A	X		

- 10 Enter the total working hours of FDIC examiners.
- 11 Enter the total working hours of non-FDIC examiners.
- 12 Enter the last name of the examiner-in-charge.
- 13 Enter the first name and middle initial of the examiner-in-charge. *Example:* Robert/S
- 14 Enter the five component ratings (that is, capital adequacy, asset quality, management/administration, earnings, liquidity) and the composite rating assigned under the Uniform Financial Institutions Rating System. *Example:* 2-2-2-2-3/2
- 15 Enter the component and composite International Banking Act AIM rating for insured branches of foreign banks. The AIM component ratings stand for Assets, Internal Controls, and Management.
Example: 2-3-2/2
- 16-19 Obtain total loan, asset, deposit, and equity capital figures from the Comparative Statements of Financial Condition page.

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C (continued)

- 20 Obtain disallowed intangibles from the Capital Calculations page.
- 21 Obtain this adjustment from the Capital Calculations page; this is the amount of Tier 1 Capital transferred to Tier 2 Capital for an inadequate ALLL.
- 22-27 Obtain these amounts from the Capital Calculations page; they are based on the definitions in Part 325 of the FDIC Rules and Regulations.
- 28 Obtain this ratio from the Capital Adequacy page; this ratio corresponds to the ratio, Tier 1 Leverage Capital/Average Total Assets.
- 29-31 Obtain these three ratios from the Capital Adequacy page.
- 32 Obtain the PCA (Prompt Corrective Action) capital category from the capital category on the Capital Adequacy page. Use the following codes:
- W - Well Capitalized
 - A - Adequately Capitalized
 - U - Undercapitalized
 - S - Significantly Undercapitalized
 - C - Critically Undercapitalized
- 33 Obtain this amount from the Capital Calculations page. The amount is net of any Allocated Transfer Risk Reserves.
- 34-44 Obtain these amounts from the Summary of Items Subject to Adverse Classification page.
- 45 This amount is the sum of all prior chargeoffs on loans that are classified Substandard or Doubtful. Do not include loans that are entirely classified Loss. If a split classification exists (that is, \$100M Substandard and \$25M Loss), include the Loss portion of the classification with the amount of previously charged-off items. *Hint:* The sum of these items can be an indication of the potential loss exposure remaining in the portfolio.
- 46-51 Obtain these six ratios from the Asset Quality page.
- 52 This amount is the sum of total adversely classified loans and Special Mention loans that are listed on the Summary of Items Subject to Adverse Classification page. *Note:* A manual adjustment to this number will be necessary if Special Mention items exist other than loans. CARE will use "Total Special Mention" to derive this amount since no line item distinguishes Special Mention loans.
- 53 If applicable, enter the dollar amount of tax-loss carryforwards (that is, amounts available to offset future taxable income).
- 54-55 Obtain this number and ratio from the Concentrations page. Exclude concentrations where payment is dependent upon one financial institution or financial-affiliated group.
- 56-57 Obtain this number and ratio from any adversely classified concentrations scheduled on the Items Subject to Adverse Classification page.
- 58 Obtain this amount from the "Net Total" line item on the Extensions of Credit to Directors, Officers, Principal Shareholders, and Related Interests page.

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C (continued)

- 59 Obtain this amount from the "Net Total" line item for the sum of direct and indirect extensions on the Relationships with Affiliates and Holding Companies page.
- 60-61 Enter the dollar amount of any adversely classified loans to insiders or affiliates contained in the Items Subject to Adverse Classification page.
- 62 Obtain this ratio from the "Net total insider borrowings as a percentage of unimpaired capital and surplus" line item on the Extensions of Credit to Directors, Officers, Principal Shareholders and Their Related Interests page.
- 63-66 Obtain these four amounts from the "Past Due and Nonaccrual Loans and Leases" section of the Loan and Lease Financing Receivables page.
- 67 Obtain this ratio from the memorandum section on the Capital Calculations page.
- 68 Calculate this ratio by dividing pledged securities by the "Grand Total" book value on the Recapitulation of Securities By Classes and Credit Quality page.
- 69 State whether apparent violations of law are significant by Y (Yes) or N (No). The answer to this question is based on the examiner's judgement concerning the severity and extent of violations. Typically, a small number of technical violations that arise from management's unfamiliarity with laws and regulations would not be considered significant. However, these same violations may be considered significant if the violations continue to be repeated. Another measure of significance is whether or not an Examination Conclusions and Comments page comment on apparent violations is made.
- 70 This line item has two parts, a date and a type. If the examiner is requesting that amended Call Reports be filed, state the month and year of the latest Report of Condition or Income for which an amendment is requested, even if amendments of more than one quarter's report are requested. For the second part, state the type of report to be amended:
- C - Report of Condition
 - I - Report of Income
 - B - Both reports
- Example: 12-93/C*
- 71 Calculate this ratio by dividing examiner-estimated insured deposits by total deposits as shown on the Comparative Statements of Financial Condition. *Example: 87.00*
- 72 State whether fidelity coverage is adequate by Y (Yes) or N (No).
- 73-74 Enter the amounts of the banker's blanket bond and the excess employee fidelity coverage.
- 75 Enter the number of significant subsidiaries consolidated for examination purposes. The definition of significant subsidiary is in the Call Report Instructions' Glossary.

SUMMARY ANALYSIS OF EXAMINATION REPORT
CONFIDENTIAL PAGE C (continued)

- 76-77 State whether there is a principal shareholder of the institution by Y (Yes) or N (No), and enter the percent of the outstanding voting shares owned or controlled. Refer to Section 215.2(l) of Regulation O for the complete definition of principal shareholder. For institutions which have more than one principal shareholder, enter only the percent ownership of the shareholder with the largest control.
- 78 Enter the number of the holding company's financial institution subsidiaries, including the institution being examined. The term holding company refers to the highest-level holding company in the company hierarchy.
- 79 Enter the number of institutions, including the institution being examined, which are part of a chain-banking organization. A chain-banking organization is defined as a group of institutions and/or bank holding companies controlled directly or indirectly by an individual or company acting alone or through or in concert with any other individual or company.
- 80 State whether there has been a change in control since the previous examination by Y (Yes) or N (No). Use the definition of control in its broadest sense.
- 81 State whether there has been a new chief executive officer appointed since the previous examination by Y (Yes) or N (No).
- 82-84 State whether the policies are adequate by Y (Yes) or N (No).
- 85 State whether the institution is subject to Part 335 of the FDIC Rules and Regulations by Y (Yes) or N (No).
- Reminder:* Part 335 covers registration requirements to the FDIC of an institution's equity securities. An institution becomes subject to Part 335 if it has total assets exceeding \$1,000,000 and a class of equity security held of record by 500 or more persons. Registration requirements continue until the recorded class of security is reduced to less than 300 persons. Refer to the Securities Exchange Act of 1934 Section 12(g).
- 86 For those institutions that are not government security brokers or dealers, state Y (Yes) or N (No) as to whether the institution is subject to sections of the regulations issued by the Department of the Treasury under the Government Securities Act of 1986. This act applies to all institutions that (1) retain custody of securities that are the subject of repurchase transactions with their customers or (2) hold customer securities other than in a fiduciary capacity or in a custodial capacity subject to fiduciary standards.
- 87 State whether the institution has in-house EDP by Y (Yes) or N (No).
- 88 State whether deposits or loans or both are processed by an external servicer by Y (Yes) or N (No).
- 89 State whether deposits or loans or both are processed by an in-house EDP department by Y (Yes) or N (No).
- 90 State whether the institution exercises trust powers by Y (Yes) or N (No).

SUMMARY ANALYSIS OF EXAMINATION REPORT
CONFIDENTIAL PAGE C (continued)

- 91 Enter the month and year of the last external audit. *Example:* 12-93
- 92 Enter one of the following numerical codes to indicate the scope of the external audit work performed:
- 0 - No external audit work performed
 - 1 - Audit with unqualified opinion
 - 2 - Audit with qualified opinion
 - 3 - Audit with adverse opinion
 - 4 - Audit with disclaimer of opinion
 - 5 - Director's examination
 - 6 - Review of financial statements
 - 7 - Compilation of financial statements
 - 8 - Other audit procedures
- 93 Enter one of the following numerical codes to indicate the type of outside auditor engaged:
- 0 - No external audit work performed
 - 1 - Certified public accounting firm which submits a report on its work directly to the institution
 - 2 - Certified public accounting firm which submits a report on its work only to the parent holding company
 - 3 - Public accounting firm
 - 4 - All others
- 94 Enter one of the following numerical codes to indicate the CPA firm that conducted the audit work:
- 0 - No Certified Public Accounting firm used
 - 1 - Arthur Anderson
 - 3 - Coopers and Lybrand
 - 4 - Deloitte and Touche
 - 5 - Ernst and Young
 - 6 - KPMG Peat Marwick
 - 7 - Price Waterhouse
 - 9 - Regional firm
 - 10 - Local firm
- 95 State whether the institution has changed its audit firm since the prior audit work was performed by Y (Yes) or N (No).
- 96 State whether a meeting was held with the institution's board of directors by Y (Yes) or N (No).
- 97-99 Enter information from the most recent FDIC trust examination, if applicable.
- 100-101 Enter information from the most recent FDIC transfer agent examination, if applicable.
- 102 Enter the numerical code rating from the latest FDIC transfer agent examination, if applicable. The codes are as follows:
- | | |
|------------------|--------------------|
| 1 - Good | 4 - Unsatisfactory |
| 2 - Satisfactory | 5 - Poor |
| 3 - Fair | |

SUMMARY ANALYSIS OF EXAMINATION REPORT

CONFIDENTIAL PAGE C (continued)

- 103-105 Enter information from the most recent FDIC municipal security dealer examination, if applicable.
- 106-107 Enter information from the most recent FDIC government security dealer examination, if applicable.
- 108 Enter the numerical code for the rating from the most recent FDIC government securities dealer examination, if applicable. The codes are as follows:
- | | |
|------------------|--------------------|
| 1 - Good | 4 - Unsatisfactory |
| 2 - Satisfactory | 5 - Poor |
| 3 - Fair | |
- 109 Enter the most recent date that a Bank Secrecy review was performed. This date should correspond with the examination start date if the Bank Secrecy review was conducted with the Safety and Soundness Examination.
- 110-112 Enter the industry concentration code and the percent of Tier 1 Capital that the concentrations represent. The pages following these instructions contain Standard Industrial Classification (SIC) Codes which should be used in coding identified industry concentrations. Report an industry concentration if direct and indirect credit is extended to a listed industry and to borrowers dependent on the industry. Also report industry concentrations if related contingent obligations are estimated to equal or exceed 100 percent of Tier 1 Capital. Estimates may be obtained from discussions with management, review of the loan and investment portfolios, or other available information sources. Report each industry concentration identified, up to a maximum of three, by listing the appropriate code and estimated nearest whole percentage by descending percentage levels. Do not include the following items:
- Loans to individuals for household, family, and other consumer expenditures
 - 1-4 family residential mortgages
 - Due from banks, Federal funds sold, and securities purchased under resale agreements
 - U.S. Government and agency obligations.
- Example:* 2021/253, 3033/200, 7077/148
- 113 Obtain this amount from the memorandum item on the Capital Calculations page.
- 114 Obtain this amount from the memorandum item on the Capital Calculations page; the amount refers to potential losses on Category II contingent liabilities.
- 115-116 Obtain these two ratios from the Liquidity and Dependency Ratios page.
- 117 Enter the first three time horizons used on the Interest Rate Risk Exposure Measurements page. State all time horizons in months. Be sure that the three time horizons entered here correspond to the information included in items 118-126. *Example:* 6/12/24

SUMMARY ANALYSIS OF EXAMINATION REPORT
CONFIDENTIAL PAGE C (continued)

- 118-119 Enter information obtained from the first time horizon on the Interest Rate Risk Exposure Measurements page.
- 120 Enter the percent of total assets or total liabilities captured in the first time horizon. Use assets when the institution is asset sensitive; use liabilities when the institution is liability sensitive.
- 121-122 Enter information obtained from the second time horizon on the Interest Rate Risk Exposure Measurements page.
- 123 Enter the percent of total assets or total liabilities captured in the second time horizon. Use assets when the institution is asset sensitive; use liabilities when the institution is liability sensitive.
- 124-125 Enter information obtained from the third time horizon on the Interest Rate Risk Exposure Measurements page.
- 126 Enter the percent of total assets or total liabilities captured in the third time horizon. Use assets when the institution is asset sensitive; use liabilities when the institution is liability sensitive.
- 127 Calculate this ratio by taking the total dollar amount of deposits of large depositors (that is, depositors that have 2% or more of total deposits) divided by total deposits as shown on the Comparative Statements of Financial Condition.
Example: 5.85
- 128 State whether the institution is subject to any continuing conditions by a State or Federal regulatory authority by Y (Yes) or N (No). Include formal and informal actions, as well as conditions attached with the approval of any application.
- 129-147 Obtain examination hours, by task and grade, from the Confidential-Working Hours page.
- 148 Enter the number of travel hours incurred during official working hours.

STANDARD INDUSTRIAL CLASSIFICATION (SIC) CODES

(Includes 1987 Revisions)

The Standard Industrial Classification (SIC) is the statistical classification underlying all establishment-based Federal economic statistics classified by industry. Establishments are classified according to their primary activity.

AGRICULTURE, FORESTRY, AND FISHING

- 1001 Agricultural production -- crops
- 1002 Agricultural production -- livestock
- 1007 Agricultural services
- 1008 Forestry
- 1009 Fishing, hunting, and trapping

MINING

- 2021 Metal mining
- 2022 Coal mining
- 2023 Oil and gas extraction
- 2024 Mining and quarrying of nonmetallic minerals, except fuels

CONSTRUCTION

- 3031 Building construction -- general contractors and operative builders
- 3032 Heavy construction other than building construction
- 3033 Construction -- special trade contractors

MANUFACTURING

- 4041 Food and kindred products
- 4042 Tobacco products
- 4043 Textile mill products
- 4044 Apparel and other finished products made from fabrics and similar materials
- 4045 Lumber and wood products, except furniture
- 4046 Furniture and fixtures
- 4047 Paper and allied products
- 4048 Printing, publishing, and allied products
- 4049 Chemicals and allied products
- 4050 Petroleum refining and related industries
- 4051 Rubber and miscellaneous plastics products
- 4052 Leather and leather products
- 4053 Stone, clay, glass, and concrete products
- 4054 Primary metal industries
- 4055 Fabricated metal products, except machinery and transportation equipment
- 4056 Industrial and commercial machinery and computer equipment
- 4057 Electronic and other electrical equipment and components, except computer equipment
- 4058 Transportation equipment
- 4059 Measuring, analyzing, and controlling instruments, photographic, medical and optical goods, watches and clocks
- 4060 Miscellaneous manufacturing industries

STANDARD INDUSTRIAL CLASSIFICATION (SIC) CODES (continued)

TRANSPORTATION, COMMUNICATIONS, ELECTRIC, GAS, AND SANITARY SERVICES

5051	Railroad transportation
5052	Local and suburban transit and interurban highway passenger transportation
5053	Motor freight transportation and warehousing
5054	United States Postal Service
5055	Water transportation
5056	Transportation by air
5057	Pipelines, except natural gas
5058	Transportation services
5059	Communications
5060	Electric, gas, and sanitary services

WHOLESALE TRADE

6061	Wholesale trade -- durable goods
6062	Wholesale trade -- nondurable goods

RETAIL TRADE

7071	Building materials, hardware, garden supply, and mobile home dealers
7072	General merchandise stores
7073	Food stores
7074	Automotive dealers and gasoline service stations
7075	Apparel and accessory stores
7076	Home furniture, furnishings, and equipment stores
7077	Eating and drinking places
7078	Miscellaneous retail

FINANCE, INSURANCE, AND REAL ESTATE

8081	Depository institutions
8082	Nondepository credit institutions
8083	Security and commodity brokers, dealers, exchanges, and services
8084	Insurance carriers
8085	Insurance agents, brokers, and service
8086	Real estate
8087	Holding and other investment offices

STANDARD INDUSTRIAL CLASSIFICATION (SIC) CODES (continued)

SERVICES

9091	Hotels, rooming houses, camps and other lodging places
9092	Personal services
9093	Business services
9094	Automotive repair, services and parking
9095	Miscellaneous repair services
9096	Motion pictures
9097	Amusement and recreation services
9098	Health services
9099	Legal services
9100	Educational services
9101	Social services
9102	Museums, art galleries, and botanical and zoological gardens
9103	Membership organizations
9104	Engineering, accounting, research, management, and related services
9105	Private households
9106	Miscellaneous services

PUBLIC ADMINISTRATION

10001	Executive, legislative, and general government, except finance
10002	Justice, public order, and safety
10003	Public finance, taxation, and monetary policy
10004	Administration of human resources programs
10005	Administration of environmental quality and housing programs
10006	Administration of economic programs
10007	National security and international affairs
11111	Nonclassifiable establishments
00000	Not checked
99999	No concentration